

United States Bankruptcy Court
Northern District of Illinois

Chapter 13W/Plan
Voluntary Petition

Name of Debtor (If individual, enter Last, First, Middle): GASERO, DANIEL J.	Name of Joint Debtor (Spouse) (Last, First, Middle): GASERO, MARY K.
All Other Names used by the debtor in the last 6 years (include married, maiden and trade names):	All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):
Soc. Sec./Tax I.D. No. (If more than one, state all): 351-50-3640	Soc. Sec./Tax I.D. No. (If more than one, state all): 499-72-4258
Street Address of Debtor (No. and street, city, state, zip): 1499 Haise Lane Elk Grove Village, IL 60007	Street Address of Joint Debtor (No. and street, city, state, zip): 1499 Haise Lane Elk Grove Village, IL 60007
County of Residence or Principal Place of Business: Cook	County of Residence or Principal Place of Business: Cook
Mailing Address of Debtor (If different from street address):	Mailing Address of Joint Debtor (If different from street address):

Location of Principal Assets of Business Debtor
(If different from addresses listed above)

Information Regarding Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this district

Type of Debtor (Check all boxes that apply)

- ☒ Individual ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other

Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ § 304-Case ancillary to foreign proceeding.

Nature of Debt (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Filing Fee (Check one box)

- ☒ Full Filing Fee attached.
☐ Filing Fee to be paid in installments (Applicable to individuals only)

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101.
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3

Statistical/Administrative Information (Estimates Only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

U.S. Bankruptcy Court
Northern District Of Illinois
Filed: 01/28/2004
Time: 11:13:05
Debtor: DANIEL L GASERO
Case: 04-03126
Chapter: 13 Rec. # : 194
Judge: Bruce Black
341 mtg: 02/25/2004 @ 01:00PM
ConfHrg: 03/16/2004 @ 11:00AM
Trustee: MARILYN MARSHALL
1:04BK03126-BK001

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): GASERO, DANIEL J. and MARY K.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:		Case Number:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)		Date Filed:	
Name of Debtor:		Case Number:	
District:		Relationship:	
Judge:		Judge:	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature(s) of Debtor(s) (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. If debtor is a corporation filing under chapter 11, United States Code, specified in this petition.	
X <u><i>Daniel Gasero 12/30/03</i></u> Signature of Debtor		X _____ Signature of Authorized Individual	
X <u><i>Mary K. Gasero 12/30/03</i></u> Signature of Joint Debtor		_____ Print or Type Name of Authorized Individual	
_____ Telephone (If not represented by attorney)		_____ Title of Authorized Individual by Debtor to File this Petition	
_____ Date		_____ Date	
Signature of Attorney X <u><i>Peter J. Wonais</i></u> Signature of Attorney for Debtor(s)		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
<u><i>Peter J. Wonais</i></u> Printed Name of Attorney for Debtor(s)		_____ Printed Name of Bankruptcy Petition Preparer	
<u><i>WONAIS & WONAIS Ltd</i></u> Firm Name		_____ Social Security Number	
<u><i>910 W. JACKSON BLVD</i></u> Address		_____ Address	
<u><i>CHICAGO, IL 60607</i></u> Address		_____ Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:	
_____ Telephone Number		_____ Address	
<u><i>312.243.3667</i></u> Date		_____ Date	
EXHIBIT A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made part of this petition.		If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.	
EXHIBIT B (To be completed if debtor is an for individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.		X _____ Signature of Bankruptcy Petition Preparer	
X <u><i>Peter J. Wonais</i></u> Signature of Attorney for Debtor(s)		_____ Date	
<u><i>1-26-04</i></u> Date		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	



UNITED STATES BANKRUPTCY COURT

NORTHERN

DISTRICT OF

ILLINOIS

In re: DANIEL J. GASERO and MARY K. GASERO

Debtor(s)

Case No.

(If Known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	Y	1	273,000.00		
B - Personal Property	Y	2	13,350.00		
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1		216,418.00	
E - Creditors Holding Unsecured Priority Claims	Y	1		- 0 -	
F - Creditors Holding Unsecured Nonpriority Claims	Y			71,774.00	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			5,875.54
J - Current Expenditures of Individual Debtor(s)	Y	1			5,567.90
Total Number of Sheets of All Schedules					
Total Assets			286,350.00		
Total Liabilities				288,192.00	

In re: DANIEL J. GASERO and MARY K. GASERO

Debtor(s)

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1499 Haise Lane Elk Grove Village, IL 60007; single family residence of Debtors.	Fee simple ownership	J	273,000.00	216,418.00

Total ->

\$ 273,000.00

(Report also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		2. Harris Bank - Elk Grove Village savings account (\$900.00); and checking account #060087659 (\$100.00).	J	1,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.		4. Miscellaneous household furnishings and appliances located on or about Debtor's residence.	J	500.00
4. Household goods and furnishings including audio, video and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		6. Debtors' and their dependents' necessary wearing apparel.	J	100.00
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.		9. Allstate Life Insurance policy on life of Debtors in amount of mtg. balance (term - no value).	J	-0-
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				

SCHEDULE B
PERSONAL PROPERTY

In re:

Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.				
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		11. 401(k) Account arising from Debtor's former employment by Village Mold and Tool; rolled over to AG Edwards Account.	H	\$10,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.				
13. Interest in partnerships or joint ventures. Itemize.				
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.				
15. Accounts receivable.				
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
17. Other liquidated debts owing debtor including tax refunds. Give particulars.				
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.				
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				
21. Patents, copyrights, and other intellectual property. Give particulars.				
22. Licenses, franchises, and other general intangibles. Give particulars.				
23. Automobiles, trucks, trailers, and other vehicles and accessories.		23. 1998 Chevrolet pick-up truck; 1995 Chevrolet Lumina.	H W	1,000.00 250.00
24. Boats, motors, and accessories.				
25. Aircraft and accessories.				
26. Office equipment, furnishings, and supplies.				
27. Machinery, fixtures, equipment, and supplies used in business.				
28. Inventory.				
29. Animals.				
30. Crops - growing or harvested. Give particulars.				
31. Farming equipment and implements.				
32. Farm supplies, chemicals, and feed.				
33. Other personal property of any kind not already listed. Itemize.		33. French Lick Indiana time share plan (1 week).		500.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total ->

\$ 13,350.00

continuation sheets attached

In re: DANIEL G. GASERO and MARK K. GASERO

Debtor(s)

Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Necessary wearing apparel of Debtors and their dependents as scheduled on Schedule B.	735 ILCS 5/12/1001(a)	\$ 100.00	\$ 100.00
Harris Bank checking and savings accounts; miscellaneous household furnishings and appliances; French Lick Indiana time share; all as scheduled on Schedule B.	735 ILCS 5/12/1001(b)	\$4,000.00	\$2,000.00
H Debtor's 401(k) Plan as scheduled on Schedule B.	735 ILCS(12)1006	\$10,000.00	\$10,000.00
H Debtor's 1998 Chevrolet pick-up truck;	735 ILCS 5/12/1001(c)	\$ 1,200.00	\$ 1,000.00
W Debtor's Chevrolet Lumina.	735 ILCS 5/12/1001(c)	\$ 1,200.00	\$ 250.00



In re: DANIEL J. GASERO and MARY K. GRASERO

Debtor(s)

Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	COD E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
A/C # 13087747 Ivanhoe Financial, Inc. P.O. Box 77404 Ewing, NJ 08628	X	J	First mortgage on Debtor's residence. VALUE \$ 273,000.00		216,418.00	-0-
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			

continuation sheets attached

Subtotal ->
(Total of this page)

\$ 216,418.00

Total ->
(use only on last page)

\$ 216,418.00

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



re: DANIEL J. GASERO and MARY K. GASERO

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Extensions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507 (a) (2).☐ **Wages, salaries, and commissions** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$4,300* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (3).☐ **Contributions to employee benefit plans** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (4).☐ **Certain farmers and fishermen** Claims of certain farmers and fishermen, up to \$4,300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507 (a) (5).☐ **Deposits by individuals** Claims of individuals up to \$1,950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507 (a) (6).☐ **Alimony, Maintenance, or Support** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507 (a) (7).☐ **Taxes and Certain Other Debts Owed to Governmental Units** Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507 (a) (8).☐ **Commitments to Maintain the Capital of an Insured Depository Institution** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a) (9).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D *	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C#						
A/C#						
A/C#						
A/C#						
A/C#						

Continuation sheets attached.

Subtotal ->
(Total of this page)

\$ 00.00

Total ->
(use only on last page of the completed Schedule E)

\$ 00.00

* If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

In re: DANIEL J. GASERO and MARY K. GASERO Debtor(s) Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEDITOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D ..	AMOUNT OF CLAIM
A/C # 4417 1221 6797 9179 Bank One P.O. Box 50882 Henderson, NV 89016		J	Miscellaneous goods and services charged on revolving credit card account. (Visa).		898.00
A/C # 4361 4506 0047 2361 Providian P.O. Box 660509 Dallas, TX 75266		J	Miscellaneous goods and services charged on revolving credit card account. (Visa Gold).		1,876.00
A/C # 3722 6539 9041002 American Express P.O. Box 360002 Ft. Lauderdale, FL 33336		H	Miscellaneous goods and services charged on revolving credit card account. (American Express).		3,513.00
A/C # 4246 1520 0803 1457 CS Services Partnership 6350 Gulfton Houston, TX 77081		H	Notice purposes.		-0-
A/C # 4246 1520 0803 1457 Bank One P.O. Box 8650 Wilmington, DE 19899		H	Miscellaneous goods and services charged on revolving credit card account. (Visa).		10,709.00
A/C # Cardmember Services p.O. Box 15548 Wilmington, DE 19886		H	Notice purposes.		-0-
A/C # Bank One Delaware, N.A. Law Department 201 N. Walnut St. Wilmington, DE 19801			Notice purposes.		-0-
A/C # 4800 1352 7505 1630 MBNA America P.O. Box 15137 Wilmington, DE 19886		H	Miscellaneous goods and services charged on revolving credit card account. (MBNA card).		13,089.00
A/C # Individual Bank Card Services Attn: PDP 1000 Mamoret Drive Wilmington, DE 19804			Notice Purposes.		-0-

Sheet no. _____ of _____ sheets attached to Schedule of Creditors Holding Nonpriority Claims.

Subtotal -> \$ 30,085.00
(Total of this page)

Total -> \$

* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

** If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(use only on last page of completed Schedule F.)

In re: DANIEL J. GASERO and MARY K. GASERO

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR CODE	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
A/C # 6032 2033 8106 8484 Walmart P.O. Box 960023 Orlando, FL 32896		H	Miscellaneous goods and services charged on revolving credit card account (Walmart Credit Card).		1,466.00
A/C # Monogram Credit Card P.O. Box 9769 Macon, GA 31297			Notice purposes.		
A/C # 5491 0425 1081 7973 Chase P.O. Box 15902 Wilmington, DE 19850		H	Miscellaneous goods and services charged on revolving credit card account. (Chase Platinum MasterCard).		3,716.00
A/C # 4115 0717 6293 3575 Capital One P.O. Box 85015 Richmond, VA 23285		H	Miscellaneous goods and services charged on revolving credit card account.)Platinum Visa).		3,187.00
A/C # 4115 0718 0381 9536 Capital One P.O. Box 85015 Richmond, VA 23285		W	Miscellaneous goods and services charged on revolving credit card account. (Platinum Visa).		1,465.00
A/C # 4305 7215 36877082 Capital One P.O. Box 85015 Richmond, VA 23285		W	Miscellaneous goods and services charged on revolving credit card account. (Platinum Visa).		9,933.00
A/C # 6011 0077 6061 3835 DISCOVER CARD P.O. Box 30395 Salt Lake City, UT 84130		J	Miscellaneous goods and services charged on revolving credit card account. (Discover Card).		1,637.00
A/C # 6011 0073 7063 4957 Discover Card P.O. Box 30395 Salt Lake City, UT 84130		H	Miscellaneous goods and services charged on revolving credit card account. (Discover Card).		1,234.00
A/C # 4366 1630 4091 3762 Bank One P.O. Box 50882 Wilmington, DE 19899		H	Miscellaneous goods and services charged on revolving credit card account. (Visa).		237.00

Continuation Sheets attached.

Subtotal -> \$ 30,875.00
(Total of this page)

Total -> \$

* if husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

** if contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(use only on last page of completed Schedule F.)



In re: DANIEL J. GASERO and MARY K. GASERO

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
A/C # 5396 8000 1234 3533 A T & T Universal Card P.O. Box 6909 The Lakes, NV 88901		H	Miscellaneous goods and services charged on revolving credit card account. (AT&T Universal Card.)		4,987.00
A/C # 5588 0082 0409 8851 CitiBusiness P.O. Box 410459 Salt Lake City, UT 84141		H	Miscellaneous goods and services charged on revolving credit card account. (Platinum Select Card.)		2,040.00
A/C # Alexian Bros. 800 Biesterfield Rd. Elk Grove Village, IL 60007			Hospital services for Melissa Gasero.		324.00
A/C # Alexian Bros. 800 Biesterfield Rd. Elk Grove Village, IL 60007			Hospital services for W/ Debtor, Mary K. Gasero.		2,773.00
A/C # Barrington Orthopedic 1124 Paysphere Chicago, IL 60674			Diagnostic services provided to wife/debtor, Mary K. Gasero.		151.00
A/C # Elk Grove Lake Physicians Dept. 77-9154 Chicago, IL 60678			Diagnostic services provided to wife/debtor.		63.00
A/C # KCA Financial Services 628 North Street Geneva, IL 60134			Diagnostic services provided to wife/debtor by Behinfar Associates in Radiology.		189.00
A/C # KCA Financial Services 628 North Street Geneva, IL 60134			Diagnostic services provided to wife/debtor by Behinfar Associates in Radiology.		347.00
A/C # ICS, Inc. P.O. Box 646 Oak Lawn, IL 60454			Notice purposes.		-0-

Sheet no. _____ of _____ sheets attached to Schedule of Creditors
Holding Nonpriority ClaimsSubtotal -> \$ 10,814.00
(Total of this page)

Total -> \$ 71,774.00

* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

** If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(use only on last page of completed Schedule F.)



In re: DANIEL J. GAWERO and MARY K. GASERO

Debtor(s)

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



In re: DANIEL J. GASERO and MARY K. GASERO Debtor(s) Case No. (if known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re: DANIEL J. GASERO and MARY K. GASERO

Debtor(s)

Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
	Mary K. Gasero	19	spouse
	Melissa Gasero	17	daughter
Jenny Gasero			daughter
Employment:	DEBTOR		SPOUSE
Occupation	tool designer		computer instructor
Name of Employer	Microplastics, Inc.		St. Thecla Parish
How long employed	2 years		7 years
Address of Employer	406 38th Avenue St. Charles, IL 60174		6725 W. Devon Chicago, IL 60631

Income: (Estimate of average monthly income)

	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 5,750.03	\$ 1,824.59
Estimate monthly overtime		
SUBTOTAL	\$	\$
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	1,140.27	245.38
b. Insurance		313.43
c. Union dues		
d. Other (Specify)		
SUBTOTAL OF PAYROLL DEDUCTIONS	\$	\$
TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,609.76	\$ 1,265.78

Regular income from operation of business or profession or farm:

(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's

use or that of dependents listed above.

Social security or other government assistance (Specify)

Pension or retirement income

Other monthly income (Specify)

TOTAL MONTHLY INCOME \$ 4,609.76 \$ 1,265.78

TOTAL COMBINED MONTHLY INCOME \$ 5,875.54 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



In re: DANIEL J. GASERO and MARY K. GASERO

Debtor(s)

Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$ 2,172.43

Are real estate taxes included? ☒ Yes ☐ No Is property insurance included? ☒ Yes ☐ No

Utilities Electricity and heating fuel 348.36
Water and sewer 44.86
Telephone 191.62
Other

Home maintenance (repairs and upkeep)

Food 711.12
Clothing 173.99
Laundry and dry cleaning 95.17
Medical and dental expenses 382.90
Transportation (not including car payments) 325.72
Recreation, clubs and entertainment, newspapers, magazines, etc. 216.00
Charitable contributions 60.14

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's
Life 24.08
Health
Auto 244.25
Other

Taxes (not deducted from wages or included in home mortgage payments)

(Specify)

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

Auto
Other

Alimony, maintenance, and support paid to others**Payments for support of additional dependents not living at your home****Regular expenses from operation of business, profession, or farm (attach detailed statement)**

Other
College Expenses 497.59
See Attached "Schedule J Rider" 79.67

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 5,567.90

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$ 5,878.54
B. Total projected monthly expenses 5,567.90
C. Excess income (A minus B) \$ 310.64
D. Total amount to be paid into plan each (interval) \$ 310.64

IN RE DANIEL J. GASERO AND MARY K. GASERO

SCHEDULE J RIDER

PET CARE SERVICES & PRODUCTS.....	\$37.42
BIRTHDAY PRESENTS.....	17.00
ACCOUNTING SERVICES.....	9.83
POSTMASTER.....	15.42
 TOTAL	 \$79.67



re: DANIEL J. GASERO and MARY K. GASERO Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature: Daniel J. Gasero 12/30/03

Date

Signature: Mary K. Gasero 12/30/03

(Joint Debtor, if any. If joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature: _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

UNITED STATES BANKRUPTCY COURT

NORTHERN

DISTRICT OF ILLINOIS

In re: DANIEL J. GASERO and MARY K. GASERO

Debtor(s)

Case No.
Chapter

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts: *a. Property to Be Surrendered*

Description of property

Creditor's name

N/A

[Check any applicable statement.]

b. Property to Be Retained

Description of property

Creditor's name

Property is
claimed as
exempt

Property will be
redeemed
pursuant to 11
U.S.C. § 722

Debt will be
reaffirmed
pursuant to 11
U.S.C. § 524(c)

N/A

12/30/03
Date

Daniel J. Gasero
Signature of Debtor

Mary K. Gasero
Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.
11 U.S.C. § 110; 18 U.S.C. § 156

UNITED STATES BANKRUPTCY COURT

NORTHERN

DISTRICT OF

ILLINOIS

In re: DANIEL J. GASERO and MARY K. GASERO

Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. **If the answer to any question is "None," or the question is not applicable, mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

☐ None 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give AMOUNT and SOURCE (if more than one).

1. (H)	2003 YTD.....	\$ 55,731.06
	2002.....	\$ 69,000.36
	2001.....	\$ 69,000.36
(W)	2003 YTD.....	\$ 16,426.36
	2002.....	\$ 20,722.80
	2001.....	\$ 20,722.80

☒ None 2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

3. Payments to Creditors

☒ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

☒ None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

☒ None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT OF AGENCY AND LOCATION and STATUS OR DISPOSITION.

☒ None b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within **one year**

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

☒ None **5. Repossessions, Foreclosures, and Returns**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

6. Assignments and Receiverships

☒ None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

☒ None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

☒ None **7. Gifts**

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

☒ None **8. Losses**

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

☐ None **9. Payments Related to Debt Counseling or Bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

GIVE NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

☒ None **10. Other Transfers**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

GIVE NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE, and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

9. Paid Peter J. Wonais, 910 W. Jackson Blvd., Chicago, Illinois, \$1,200.00 for attorney fees and filing fees regarding within petition.

☒ None **11. Closed Financial Accounts**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

☒ None **12. Safe Deposit Boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

☒ None **13. Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Give NAME AND ADDRESS OF CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

☐ None **14. Property Held for Another Person**

List all property owned by another person that the debtor holds or controls.
Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

☒ None **15. Prior Address of Debtor**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

14. Shares of stock in AT&T, BELL SO., SBC COMM., and VERIZON, held by H Debtor as fiduciary and trustee of H Debtor's mother, LORRAINE GASERO, pursuant to expressed family agreement by and between mother, H Debtor and the siblings of H Debtor by which each child of mother holds an equal amount of the aforementioned stock as fiduciary/trustee of mother, and with all dividend income net of tax distributed to mother and control over said stock subject to mother's direction. Present value of stock held by each of the children of mother, including H Debtor, is approximately \$40,000.00.

LORRAINE GASERO recently directed that the children of H Debtor (her grandchildren) be added to the aforementioned stock and that upon her death control of said stock vest with H Debtor and all income and proceeds from said stock distributed to said grandchildren. Process of adding grandchildren to said stock not completed. Identical directions made by LORRAINE to her other children with respect to the stock held by such other children and adding her other grandchildren to such stock.

_____ continuation sheets attached

Complete unsworn declaration on page 3076-5
There is no page 3076-4 in non-business filings

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re:

Bankruptcy Case Number: _____

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 28

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: 12-30-03

Daniel J. Gasero
Debtor

Mary K. Gasero
Joint Debtor